

In re:
Jessica Mary Hilbert
Debtor

Case No. 22-12802-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Sep 13, 2023

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2023:

Recip ID	Recipient Name and Address
db	+ Jessica Mary Hilbert, 704 Highland Ave, Kutztown, PA 19530-1306
14729699	+ First Commonwealth FCU, 6126 Hamilton Blvd, Suite 100, Allentown, PA 18106-9711

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Sep 13 2023 23:47:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Sep 13 2023 23:48:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14729693	+ Email/Text: bankruptcy@rentacenter.com	Sep 13 2023 23:48:00	Acceptance Now, 5501 Headquarters Dr, Plano, TX 75024-6191
14729694	+ Email/Text: bankruptcy@bbandt.com	Sep 13 2023 23:47:00	BB&T, PO Box 849, Wilson, NC 27894-0849
14745364	+ Email/Text: rm-bkntices@bridgecrest.com	Sep 13 2023 23:48:00	Bridgecrest Credit Company LLC, PO Box 29018, Phoenix, AZ 85038-9018
14729695	+ Email/Text: caineweiner@ebn.phinsolutions.com	Sep 13 2023 23:47:00	Caine & Weiner, 12005 Ford Rd - Ste 300, Dallas, TX 75234-7262
14729697	+ Email/Text: bankruptcy@credencerm.com	Sep 13 2023 23:48:00	Credence Resource Management, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
14729698	+ Email/Text: rm-bkntices@bridgecrest.com	Sep 13 2023 23:48:00	DriveTime/Bridgecrest, 7300 E Hampton Ave - Ste 101, Mesa, AZ 85209-3324
14729700	^ MEBN	Sep 13 2023 23:45:03	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14730527	Email/PDF: resurgentbkntifications@resurgent.com	Sep 13 2023 23:51:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14729701	+ EDI: CAPIO.COM	Sep 14 2023 03:50:00	MBA Law Offices, 3400 Texoma Pkwy, Suite 100, Sherman, TX 75090-1916
14729702	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 13 2023 23:48:00	Midland Credit Management, 320 E Big Beaver, 300, Troy, MI 48083-1271
14737072	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 13 2023 23:48:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14729703	+ Email/PDF: ebntices@pnmac.com	Sep 14 2023 00:02:46	PennyMac Loan Services, PO Box 514387, Los Angeles, CA 90051-4387

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14744077	+ Email/PDF: ebnotices@pnmac.com	Sep 14 2023 00:02:46	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14732952	EDI: Q3G.COM	Sep 14 2023 03:50:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14729704	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 14 2023 00:02:50	Resurgent/LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
14729705	+ Email/Text: Bankruptcy@TekCollect.com	Sep 13 2023 23:47:00	Tek-Collect, PO Box 1269, Columbus, OH 43216-1269
14742922	+ Email/Text: bankruptcy@bbandt.com	Sep 13 2023 23:47:00	Truist Bank, Attn: Support Services, P.O. Box 85092, 306-40-06-10, Richmond VA 23286-0001
14729706	+ Email/Text: bankruptcy@bbandt.com	Sep 13 2023 23:47:00	Truist Bank, PO Box 849, Wilson, NC 27894-0849
14729707	Email/Text: bankruptcy@uscbcorporation.com	Sep 13 2023 23:47:00	USCB Corporation, 101 Harrison Street, Archbald, PA 18403

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14729696	##+	Christopher Hilbert, 102 Whiteoak Street, Kutztown, PA 19530-1624

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2023 at the address(es) listed below:

Name	Email Address
CHARLES LAPUTKA	on behalf of Debtor Jessica Mary Hilbert claputka@laputkalaw.com jen@laputkalaw.com; jbolles@laputkalaw.com
GARY F. SEITZ	on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net
GARY F. SEITZ	gseitz@gsbblaw.com gfs@trustesolutions.net
MICHAEL PATRICK FARRINGTON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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Information to identify the case:

Debtor 1

Jessica Mary Hilbert

First Name	Middle Name	Last Name
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Social Security number or ITIN xxx-xx-6010

EIN _____

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN _____

EIN _____

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 22-12802-pmm

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jessica Mary Hilbert

9/13/23

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.